

PENSIONS  
INVESTMENTS  
LIFE INSURANCE



**Irish Life**

## KEY THINGS TO KNOW ABOUT IRISH LIFE MAPS<sup>®</sup>

THIS IS NOT A CUSTOMER DOCUMENT  
- FOR FINANCIAL BROKERS ONLY



1.

3 step process  
helps your customers  
get comfortable  
investing



2.

Better return  
potential than  
money on  
deposit



3.

Expertly managed  
by Ireland's  
leading investment  
provider



4.

Regular reviews  
helps keep  
funds on track

# 1. 3 STEP PROCESS HELPS YOUR CUSTOMERS GET COMFORTABLE INVESTING



Our research shows that a lot of people want to invest their money, but they also need more information about the right investment option for them.



**1 in 3** adults wouldn't know what type of investment would suit them.



**1 in 4** adults who have not invested say they would not know what returns they could expect.

Source: Coyne Research 2016 / Irish Life 2017

Our 3 step process focuses on making investing easy and aims to encourage people to *'Get Comfortable Investing'*.

## 3 EASY STEPS >>>

### Step 1



**Get your investor profile**

### Step 2



**Match to the fund that suits**

### Step 3



**See the expected range of returns**

Don't take our word for it; here is what our customers are saying:

"I've a firm understanding of what my investment entails and I did not have any question unanswered"

"Everything was explained in step by step detail"

"Easy to deal with, very clear and good information"



## 2. BETTER RETURN POTENTIAL THAN MONEY ON DEPOSIT



Research has shown that there is a lack of awareness about interest rates on instant access deposit accounts. Some adults believed they were getting much higher returns, such as over 2% a year, than the actual return of less than 0.6% a year.



Almost **HALF** of Irish adults say they've money sitting on deposit, with average balance of **€32,000**



**2** in every **3** adults with money on deposit are unhappy with returns and will need to look at other options.

Source: Coyne Research 2016 / Irish Life 2017

The Irish Life MAPS Range of Returns Guide shows the potential benefits of investing in diversified, well-managed funds over the longer term (using example of 7 years in Range of Returns Guide), rather than the short term (using example of 1 year in Range of Returns Guide).

Irish Life MAPS was only launched 4 years ago and the performance over that period has delivered on the expectations set in the MAPS Range of Returns Guide.

Remember that the key objectives of smoother returns, risk management and ultimately, peace of mind are designed to be achieved over longer time periods.



### PERFORMANCE SINCE LAUNCH

The table below shows the total fund performance and annualised performance to end of Quarter 2 2017 on each of the Irish Life MAPS funds since launch on 17 May 2013. Irish Life MAPS funds are a long-term investment, so you should always be cautious when looking at fund performances over time periods of less than five years.

FUND	MAP 2	MAP3	MAP4	MAP5	MAP6
Actual total performance since launch	17.9%	26.2%	37.5%	47.0%	43.5%
Actual annualised returns since launch	4.0%	5.7%	7.9%	9.6%	9.0%

Source: 'Moneymate'. Returns shown to 31 July 2017, before any fund management charge and tax.

Source: Irish Life Investment Managers - August 2017.

**Warning: The value of your investment may go down as well as up.**

**Warning: If you invest in these funds you may lose some or all of the money you invest.**

**Warning: These funds may be affected by changes in currency exchange rates.**

**Warning: Past performance is not a reliable guide to future performance.**

## 3. EXPERTLY MANAGED BY IRELAND'S LEADING INVESTMENT PROVIDER



Irish Life Investment Managers (ILIM) manage **over €65bn** on behalf of a wide range of clients from individuals to large multinational corporations, charities and domestic companies. They currently manage over **€10bn** in multi-asset strategies.

ILIM are MULTI-AWARD WINNING investment managers. They're recognised both domestically and internationally for their expertise, innovation and track record:



Source: Irish Life Investment Managers - August 2017.

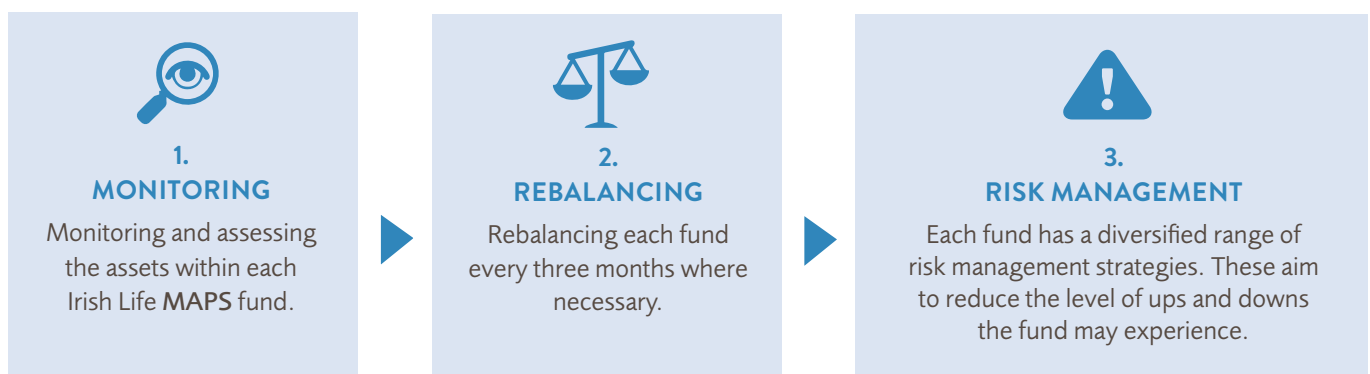
## 4. REGULAR REVIEWS HELP KEEP FUNDS ON TRACK



Investment strategies have evolved to reflect changing markets and investment opportunities. Irish Life MAPS funds are regularly rebalanced and reviewed to ensure they continue to represent the best of ILIM thinking and capability to achieve their long-term risk and performance objectives. This can give your customers comfort for today and confidence for tomorrow.



### INVESTMENT STRATEGY IN ACTION





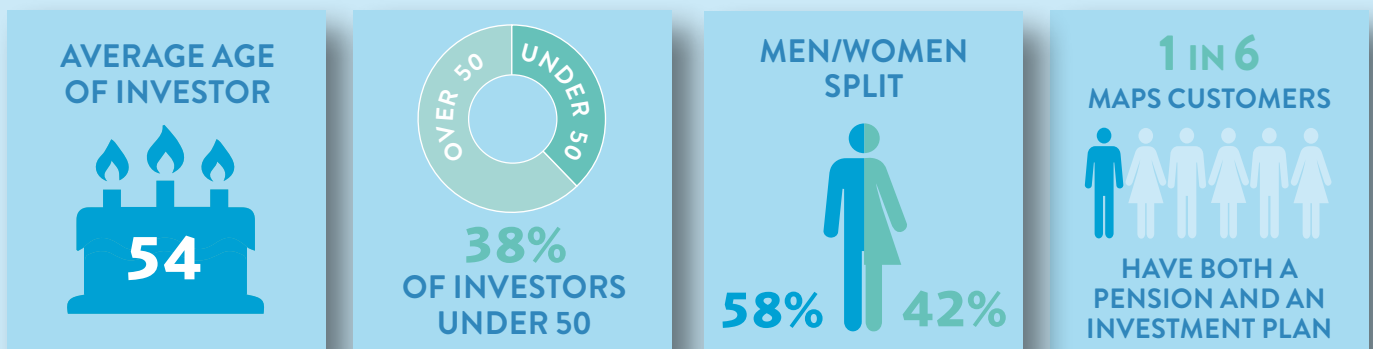
THESE ARE JUST SOME OF THE REASONS WHY;



### Irish Life MAPS® in Numbers



### Profile of Irish Life MAPS Customers





## IRISH LIFE MAPS:



Choice through  
a range of  
funds



Aiming to generate  
smoother,  
long-term returns



Managing risk to  
stay on track



Delivering peace  
of mind



Available across  
our pension,  
investment and  
savings plans

For more information on Irish Life MAPS  
contact your account manager.



Information is correct as of August 2017.

Irish Life MAPS® is available on our Pension and Investment plans.

Irish Life Investment Managers Limited is regulated by the Central Bank of Ireland.

Irish Life Assurance plc is regulated by the Central Bank of Ireland.